

542677

119 JUL 2005

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
5 August 2004 (05.08.2004)

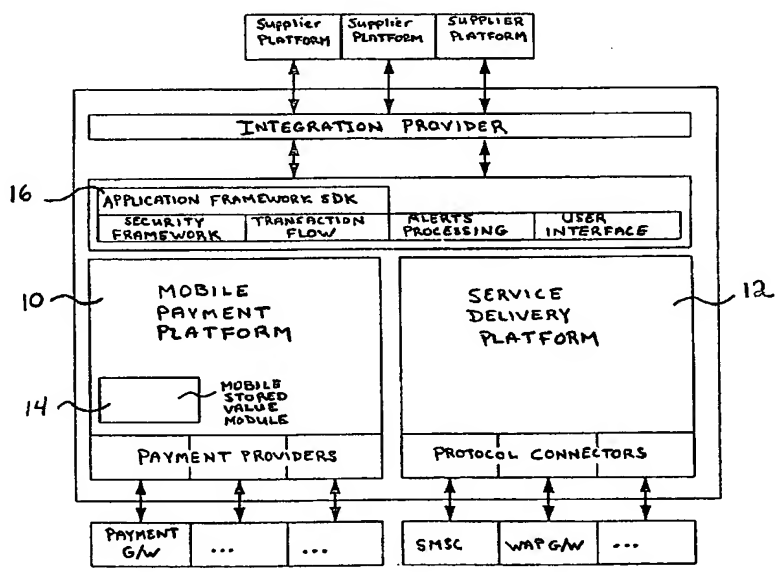
PCT

(10) International Publication Number
WO 2004/066228 A1

- (51) International Patent Classification⁷: **G07F 19/00**, G06F 17/60
- (21) International Application Number: PCT/IE2004/000007
- (22) International Filing Date: 22 January 2004 (22.01.2004)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
60/441,826 22 January 2003 (22.01.2003) US
60/447,119 13 February 2003 (13.02.2003) US
- (71) Applicant (for all designated States except US): **VAL-ISTA LIMITED** [IE/IE]; Glencormack Business Park, Kilmacanogue, County Wicklow (IE).
- (72) Inventors; and
- (75) Inventors/Applicants (for US only): **KEENA, Gerard** [IE/IE]; 20 Auburn Village, Mullingar, County Westmeath (IE). **GROGAN, Derek** [IE/IE]; 55 Newcourt Road, Bray, County Wicklow (IE).
- (74) Agents: **MOORE, Barry et al.**; Hanna, Moore & Curley, 11 Mespil Road, Dublin 4 (IE).
- (81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.
- (84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).
- Declaration under Rule 4.17:**
— of inventorship (Rule 4.17(iv)) for US only

[Continued on next page]

(54) Title: CASH BASED PURCHASING USING MOBILE COMMUNICATION



(57) Abstract: A system and method for cash based purchasing using electronic commerce channels such as mobile telephone networks. Customers use cash to purchase goods and services by using a vendor's point of sale device such as a mobile telephone. A server side mobile wallet provides secure storage of user identity and profiles and a payment mechanism for users to obtain goods and services from a point of sale device. Service providers or suppliers pay a commission to point of sale vendors for use of the vendor's account and point of sale device to perform transactions for customers. A platform is provided for establishment and use of hierarchal vendor network over a number of different mobile channels.

WO 2004/066228 A1



Published:

— *with international search report*

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